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PATENT Attorney Docket No. 3204.0063

#### N THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)
Joseph A. GIORDANO	)
Serial No.: 09/505,721	) Group Art Unit: Unassigned
Filed: February 17, 2000	) Examiner: Unassigned
For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS	) ) )
Assistant Commissioner for Patents Washington, D.C. 20231	

### **INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

Copies of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

An English translation of the abstract of the non-English document is enclosed.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

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Sir:

Attorney Docket No. 3204.0063 Serial No. 09/505,721

documents as prior art against any claim in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

3y: <u>/</u>

Reg. No. 45,118

Date: April 17, 2000

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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) PAGE 1 42

03204.0063 Serial No. 09/505.721 Atty. Docket No. Joseph A. GIORDANO **Applicant** February 17, 2000 Group Not Yet Assigned Filing Date **U.S. PATENT DOCUMENTS** Sub **Document** Filing Date Examiner Initial\* Number **Date** Name Class Class If Appropriate 3,642,036 02/15/72 Ginsburgh et al. 3,650,303 03/21/72 Chambers et al. Sherman et al. 06/26/73 3,742,150 3,786,421 01/15/74 Wostl et al. 3,814,148 06/04/74 Wostl 01/03/78 Juhasz 4,067,061 08/29/78 **Phillips** 4,109,686 02/10/81 Fleischer 4,250,550 4,258,421 03/24/81 Juhasz et al. Van Ness 04/28/81 4,263,945 4,303,904 12/01/81 Chasek 08/10/82 Panik 4,344,136 08/17/82 Story et al. 4,345,146 09/04/84 Walkey et al. 4,469,149 4,482,964 Berstein et al. 11/13/84 4,488,153 12/11/84 Lange 4,490,798 12/25/84 Franks et al. 07/30/85 Lemelson 4,532,511 10/08/85 4,546,241 Walton 01/07/86 Gerpheide et al. 4,563,739 07/15/86 4,600,829 Walton 4,627,553 12/09/86 Yoshida et al. 4,630,292 12/16/86 Juricich et al. 4.665.399 05/12/87 Fauser et al. Examiner **Date Considered** 

\*Examiner:

Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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## **INFORMATION DISCLOSURE CITATION** (Use several sheets if necessary) PAGE 2

Atty. Docket No.	03204.0063		Serial No.	09/505,7	09/505,721		
Applicant	Joseph A. GIORDAN	MARKUT					
Filing Date	February 17, 2000		Group	Not Yet Assigned			
	_	U.S. PATI	ENT DOCUMENTS				
Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date	
	4,688,026	08/18/87	Scribner et al.				
	4,700.055	10/13/87	Kashkashian, Jr.			· <u>-</u>	
	4,714,925	12/22/87	Barlett				
	4,722,054	01/26/88	Yorozu et al.				
· ·	4,752,899	06/21/88	Newman et al.				
	4,804,937	02/14/89	Barbiaux et al.				
	4,837,556	06/06/89	Matsushita et al.				
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	4,937,581	06/26/90	Baldwin et al.				
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Form PTO 1449

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PAGE 3

Serial No. 03204.0063 09/505,721 Atty. Docket No. Joseph A. GIORDANO Applicant February 17, 2000 Group Not Yet Assigned Filing Date **U.S. PATENT DOCUMENTS** Sub Document Filing Date Examiner Initial\* Number Date Name Class Class If Appropriate 5,058,044 10/15/91 Stewart et al. 5,070,328 12/03/91 **Fockens** 12/03/91 Hochmair et al. 5,070,535 **Fockens** 5.072,222 12/10/91 5,072,380 12/10/91 Randelman et al. Hassett et al. 5,086,389 02/04/92 02/18/92 Thompson et al. 5,088,621 02/02/93 5,184,309 Simpson et al. 03/23/93 Brockelsby et al. 5,196,846 5,202,826 04/13/93 McCarthy 04/20/93 5,204,819 Ryan 04/27/93 Teicher 5,206,488 5,241,160 08/31/93 Bashan et al. 5,351,187 09/27/94 Hassett 5,359,522 10/25/94 Ryan 5,361,871 11/08/94 Gupta et al. 12/19/95 Lalonde 5,477,040 Mandelbaum 07/30/96 5,541,583 07/30/96 Pittenger et al. 5,541,925 5,578,808 11/26/96 Taylor 01/07/97 5,591,949 Bernstein 01/21/97 Comer et al. 5,596,501 06/17/97 5,640,002 Ruppert et al. 07/15/97 Schrader et al. 5,649,115 **Date Considered** Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if \*Examiner:

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PAGE 4

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Atty. Docket No.	03204.0063		Serial No.	09/505,721 PROFINER OF ICE			
Applicant	Joseph A. GIORDANO						
Filing Date	February 17, 2000			Group	Not Yet	Assigned	
			U.S. PATE	NT DOCUMENTS			
Examiner Initial*		Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	Γ	5,689,433	11/18/97	Edwards			
		5,727,608	03/17/98	Nusbaumer et al.			
		5,748,737	05/05/98	Daggar			
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•		5,913,180	06/15/99	Ryan			
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Atty. Docket No.	03204.0063		Serial No.	09/505,7	721	PROFMARK UT SE	
Applicant	Joseph A. GIORDAN	0				EMARK UT	
Filing Date	February 17, 2000		Group	Not Yet	Not Yet Assigned		
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	Document Number	Date	Country	Class	Sub Class	Translation Yes or No	
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	0 204 542 A2	06/03/86	EPO				
	0 349 316 A1	06/29/89	EPO				
	57-32144	02/20/82	Japan			Yes	
	WO 84/00869	03/01/84	РСТ				
Examiner			Date Considered				
			citation is in conformance				
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